

### **DETAILED ACTION**

The Board reversed on claims 4, 9-11, and 13-17 of which claims 10 and 13 are independent. Claims 1, 2, 5, 6, and 10-19 are pending in the present application of which claims 1, 5, 10, 13, and 18 are independent. Claims 3 and 4 are canceled herein and combined with claim 1. Claims 7-9 are canceled herein and combined with claim 5.

#### ***Allowable Subject Matter***

Claims 1, 2, 5, 6, and 10-19 are allowed.

#### ***Examiner's Statement of Reason for Allowance***

The following is an examiner's statement of reasons for allowance for all claims:

**Re claims 1, 5, 10, 13, and 18.** The prior art fails to disclose a method of handling a financial transaction in a transaction switch, the method comprising the steps of: receiving a primary transaction request from an initiator; identifying a host from a routing table for receiving the primary transaction request based on details provided in the primary transaction request; transmitting the primary transaction request to the identified host; receiving a response from the identified host, determining a need for transmitting the primary transaction request to another host; interpreting the response received and transmitting a final outcome back to the initiator; recording each transmission between the initiator, the transaction switch and the host and assigning a unique identifier to each transmission; receiving a secondary transaction containing a reference to the primary transaction retrieving a transaction history using the unique identifier; and transmitting a request to a host contained in the transaction history for reversing the primary transaction. The closest prior art is also the best U.S art: Ofir (US

PAT: 7,219,149). Ofir discloses a terminal adapter, along with a value added network, and interworks of a plurality of terminals with a processing host to accomplish transaction processing. The terminals can use different protocols and typically incorporate card readers for completing financial or other types of transactions typically involving credit, debit, ATM or similar cards. The terminal adapter provides reliable and secure communication using a network based in part on the Internet as a primary form of communication. The terminal adapter also provides a secondary communication path in the event of a failure of the primary communication path, as well as automatic recognition of different terminal protocols, various security functions, error detection, and other network administration functions to ensure a flexible system and efficient transaction processing system (see the abstract). Although, Ofir does disclose first and second communication paths (see col.200:46-66, and fig.10), Ofir does not specifically reference a secondary transaction containing reference to a primary transaction and reversing the primary transaction, as claimed by the applicant. The examiner further contends that although Ofir discloses that the Terminal Adaptor determines the appropriate Host to relay the financial transaction information based on information provided by the Network 33 (see Col. 16:60-67), Ofir has not specifically disclosed "identifying a transaction request as multi-host" and "means for identifying the transaction request as composite, as recited in claim 10.

Another prior art of record, Pittenger et al (US PAT: 5,678,010), discloses a system for processing credit card transactions. Transaction data to be processed is sent by point of sale terminal to a terminal node connected to a sophisticated

communications network. The terminal node uses routing data contained in the transaction data to establish a connection to a verification service host. The connection is established while the terminal node concurrently continues to receive and then validate the transaction data. Overall transaction-processing time is reduced because the network connection needed for verification of the transaction data is established while, rather than after, transaction data is received and validated. While Pittenger discloses that the terminal node uses routing data contained in the transaction data to establish a connection to a verification service host, Pittenger fails to disclose means for identifying a transaction request as multi-host, means for identifying the transaction request as composite, and means for identifying a transaction request as both multi-host and composite.

Updated searches revealed no references that disclosed the claimed inventions nor were any secondary references identified which could be reasonably combined with Ofir.

The drawings submitted on 07/06/04 are acceptable.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

### ***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to OJO O. OYEBISI whose telephone number is (571)272-8298. The examiner can normally be reached on 8:30A.M-5:30P.M.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Charles Kyle can be reached on (571)272-8594. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/OJO O OYEBISI/  
Primary Examiner, Art Unit 3695